

In re:
Desiree M. Kakos
Evangelos G. Kakos
Debtors

Case No. 21-10217-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 03, 2022

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Desiree M. Kakos, Evangelos G. Kakos, 301 Fawn Lane, Phoenixville, PA 19460-1898
14629178	+ Daimler Trust, c/o WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Suite 301 Moorestown, NJ 08057-3125
14628994	+ Daimler Trust, 2860 Patton Rd., Roseville, MN 55113-1100
14581016	+ M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14579290	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14587975	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14579297	+ Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14581243	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 03 2022 23:54:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14579268	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 03 2022 23:54:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14581190	+ Email/Text: bkfilings@zwickerpc.com	May 03 2022 23:54:00	American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P O Box 9043, Andover, MA 01810-0943
14581911	+ Email/Text: bkfilings@zwickerpc.com	May 03 2022 23:54:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14584731	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 03 2022 23:54:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14579269	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 04 2022 00:00:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14582160	+ Email/PDF: ebn_ais@aisinfo.com	May 04 2022 00:00:08	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14589792	+ Email/Text: bnc@bass-associates.com	May 03 2022 23:54:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
14579270	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2022 23:54:00	Cb/helzberg, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
14594774	Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2022 00:00:10	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14579271	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2022 00:00:14	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14579273	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2022 00:00:18	Citibank/The Home Depot, Citicorp Credit

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			Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14579274	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2022 23:54:00	Comenity Bank/Helzberg, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14579275	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2022 23:54:00	Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
14579276	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2022 23:54:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14579277	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2022 23:54:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
14579278	+ Email/Text: bankruptcy@connexuscu.org	May 03 2022 23:54:00	Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
14579279	+ Email/PDF: creditonebknotifications@resurgent.com	May 04 2022 00:00:09	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14579281	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2022 00:00:15	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14590520	Email/Text: M74banko@mercedes-benz.com	May 03 2022 23:54:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14586961	Email/Text: bnc-quantum@quantum3group.com	May 03 2022 23:54:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14586087	Email/Text: mrdiscen@discover.com	May 03 2022 23:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14579280	+ Email/Text: mrdiscen@discover.com	May 03 2022 23:54:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14579282	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 04 2022 00:00:17	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14584452	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 03 2022 23:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14579283	+ Email/Text: PBNCNotifications@peritussservices.com	May 03 2022 23:54:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14588447	Email/PDF: resurgentbknotifications@resurgent.com	May 04 2022 00:00:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14579284	+ Email/Text: Documentfiling@lciinc.com	May 03 2022 23:54:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
14595772	+ Email/Text: Documentfiling@lciinc.com	May 03 2022 23:54:00	LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
14579285	Email/Text: camanagement@mtb.com	May 03 2022 23:54:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14596042	Email/Text: camanagement@mtb.com	May 03 2022 23:54:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14579286	+ Email/Text: M74banko@mercedes-benz.com	May 03 2022 23:54:00	Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685
14579288	+ Email/Text: bnc@nordstrom.com	May 03 2022 23:54:08	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14594614	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 03 2022 23:54:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14579289	+ Email/PDF: cbp@onemainfinancial.com	May 04 2022 00:00:15	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251

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14593488	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2022 00:00:09	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14586674	Email/Text: bnc-quantum@quantum3group.com	May 03 2022 23:54:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
14595254	Email/Text: bnc-quantum@quantum3group.com	May 03 2022 23:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14579290	^ MEBN	May 03 2022 23:52:04	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14579292	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 00:00:13	Syncb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14579293	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 00:00:17	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14579294	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 00:00:17	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14587975	+ Email/Text: tdebn@credbankserv.com	May 03 2022 23:54:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14579295	+ Email/Text: documentfiling@lciinc.com	May 03 2022 23:54:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14579296	+ Email/Text: bankruptcy@towerfcu.org	May 03 2022 23:54:00	Tower Federal CU, Attn: Bankruptcy, Po Box 123, Annapolis Junction, MD 20701-0123
14601098	+ Email/Text: bankruptcy@towerfcu.org	May 03 2022 23:54:00	Tower Federal Credit Union, 7901 Sandy Spring Road, Laurel, MD 20707-3589
14579297	^ MEBN	May 03 2022 23:52:03	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14589709	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
14579272	*+	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14591466	*+	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14579287	*+	Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685
14579291	*+	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2022

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2022 at the address(es) listed below:**

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Desiree M. Kakos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Evangelos G. Kakos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DOUGLAS RICHARD BLECKI	on behalf of Creditor Tower Federal Credit Union dblecki@princelawfirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigecef@gmail.com
TOTAL: 8	

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Desiree M. Kakos and Evangelos G.
Kakos

Debtor(s)

Chapter: 13

Bankruptcy No: 21-10217-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this May 3, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge ,
United States Bankruptcy Court